

**Information to identify the case:**

Debtor 1	<u>Jeffery Stanislaski</u>	Social Security number or ITIN	xxx-xx-4875
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Gena Stanislaski</u>	Social Security number or ITIN	xxx-xx-7763
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-23664-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jeffery Stanislaski

Gena Stanislaski

10/20/17

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jeffery Stanislaski  
 Gena Stanislaski  
 Debtors

Case No. 15-23664-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Oct 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2017.

db #Jeffery Stanislaski, 3 Country Woods Drive, New Egypt, NJ 08533-2756  
 jdb #Gena Stanislaski, 3 Country Woods Drive, New Egypt, NJ 08533-2756  
 aty +Sharil A. Clarke, Sovereign Bank, 1886 Springfield Avenue, Maplewood, NJ 07040-3420  
 r +Pamela J Trembow, Re/Max Realty 9, 4043 Route 9 North, Howell, NJ 07731-3307  
 cr +Santander Bank, N.A., 188 Nassau Street, Princeton, NJ 08542-7005  
 515834301 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 515763499 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E Ft. Lowell Road Suite #200,  
 Tucson, AZ 85712-1083  
 515634877 +Citizens Bank, Attn: Bankruptcy Dept, 443 Jefferson Blvd Ms Rjw-135,  
 Warwick, RI 02886-1321  
 515634879 +Flint Trading, Inc, 115 Todd Court, Thomasville, NC 27360-3233  
 515634880 +Heavy and General Labores' Funds, Local 472-Local 172, 700 Raymond Blvd,  
 Newark, NJ 07105-2999  
 515634885 +Nationstar Mtg/Champion, Nationstar Mtg/Attn:Bankruptcy, 350 Highland Dr,  
 Lewisville, TX 75067-4177  
 515634886 #+Quest Counstruction Products, 1465 Peiperfitter Street, North Charleston, SC 29405-2112  
 515634889 +Wex Bank, PO Box 6293, 4137 121st St, Carol Stream, IL 60197-6293

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 20 2017 23:05:06 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 20 2017 23:05:00 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515634873 +EDI: BECKLEE.COM Oct 20 2017 22:48:00 American Express, Po Box 3001,  
 16 General Warren Blvd, Malvern, PA 19355-1245  
 515822366 EDI: BECKLEE.COM Oct 20 2017 22:48:00 American Express Bank, FSB, c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 515836734 EDI: BECKLEE.COM Oct 20 2017 22:48:00 American Express Centurion Bank,  
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 515700082 +EDI: HFC.COM Oct 20 2017 22:48:00 Beneficial Financial I Inc. (See B10),  
 c/o HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188  
 515634874 EDI: BANKAMER.COM Oct 20 2017 22:48:00 Bk Of Amer, 4060 Ogletown/Stanton Rd,  
 Newark, DE 19713  
 515634876 EDI: CITICORP.COM Oct 20 2017 22:48:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,  
 Po Box 20363, Kansas City, MO 64195  
 515634875 +EDI: CAPITALONE.COM Oct 20 2017 22:48:00 Capital One, Po Box 5253,  
 Carol Stream, IL 60197-5253  
 515643974 EDI: DISCOVER.COM Oct 20 2017 22:48:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 515634878 +EDI: DISCOVER.COM Oct 20 2017 22:48:00 Discover Fin Svcs Llc, Po Box15316,  
 Wilmington, DE 19850-5316  
 515703810 +EDI: HFC.COM Oct 20 2017 22:48:00 HSBC Mortgage Services, Inc., P.O. Box 21188,  
 Eagan, Minnesota 55121-0188  
 515634881 +EDI: HFC.COM Oct 20 2017 22:48:00 Hsbc/rs, Attn: Bankruptcy Department, Po Box 5263,  
 Carol Stream, IL 60197-5263  
 515634883 EDI: IRS.COM Oct 20 2017 22:48:00 Internal Revenue Service, 44 South Clinton Ave,  
 Trenton, NJ 08601  
 515702010 +E-mail/Text: bankruptcyteam@quickenloans.com Oct 20 2017 23:05:24 Quicken Loans Inc.,  
 635 Woodward Avenue, Detroit, MI 48226-3408  
 515634887 +E-mail/Text: bankruptcyteam@quickenloans.com Oct 20 2017 23:05:24 Quickn Loans,  
 1050 Woodward Ave, Detroit, MI 48226-1906  
 515702955 EDI: TDBANKNORTH.COM Oct 20 2017 22:48:00 TD Bank N.A., Attn: Bankruptcy Dept.,  
 ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547  
 515634888 +EDI: TDBANKNORTH.COM Oct 20 2017 22:48:00 Td Banknorth, Po Box 1190,  
 Lewiston, ME 04243-1190  
 515793936 EDI: ECAST.COM Oct 20 2017 22:48:00 eCAST Settlement Corporation, assignee,  
 of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515634884\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
 PHILADELPHIA PA 19101-7346  
 (address filed with court: Internal Revenue Services, P.O. Box 9052,  
 Andover, MA 01810-9052)

515634882\* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

517052519 ##Jeffery Stanislaski, Gena Stanislaski, 3 Country Woods Drive, New Egypt, NJ 08533-2756

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 32

Date Rcvd: Oct 20, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 22, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Emmanuel J. Argentieri on behalf of Creditor Citizens Bank bk@rgalegal.com  
John W. Hargrave trustee@hargravelaw.com, jwh@trustesolutions.net  
Joshua I. Goldman on behalf of Creditor Quicken Loans Inc. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Yakov Rudikh on behalf of Debtor Jeffery Stanislaski yrudikh@gmail.com,  
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;r61945@notify.bestcase.com  
Yakov Rudikh on behalf of Joint Debtor Gena Stanislaski yrudikh@gmail.com,  
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;r61945@notify.bestcase.com  
TOTAL: 8